



**GOVERNMENT COLLEGE OF
EDUCATION, BURDWAN**

AWARENESS PROGRAMME

REGARDING

**WEST BENGAL STUDENT CREDIT CARD
SCHEME**

ON 22ND DECEMBER 2021

WEST BENGAL STUDENT CREDIT CARD SCHEME



West Bengal student credit card scheme



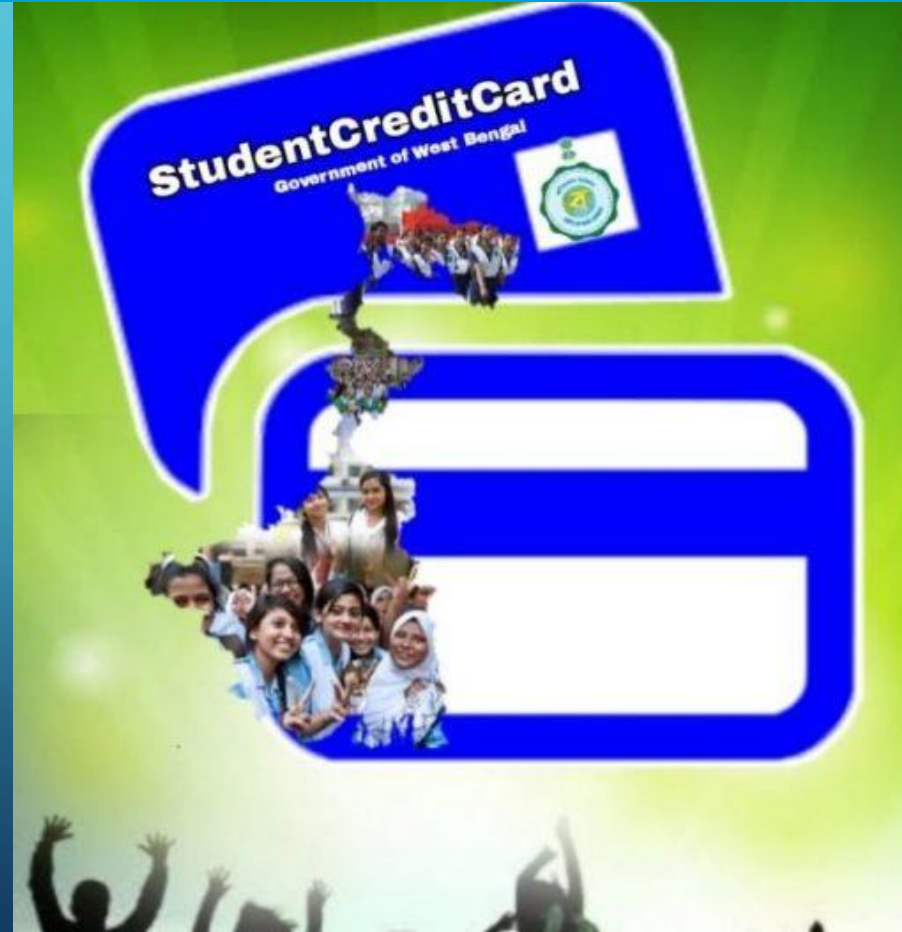
Student Credit Card West Bengal (10 Lakh Loan)



Arthik sujog, shobol jubo

- ☑ To make Bengal's youth self-reliant, a new scheme for all eligible students - Student Credit Cards with credit limit up to ₹10 lakh at an interest rate of 4%

**GOVERNMENT OF
WEST BENGAL
LAUNCHED THE
STUDENT CREDIT
CARD SCHEME
ON 30TH JUNE
2021**



OBJECTIVE

TO PROVIDE LOAN TO STUDENTS

- **HASSLE FREE**
- **COLLATERAL SECURITY FREE**
- **MAXIMUM RS 10 LAKHS**
- **AT A NOMINAL SIMPLE INTEREST OF 4%**
- **PURSUING EDUCATION WITHIN OR OUTSIDE WEST BENGAL OR ABROAD**

LOAN TO BE USED FOR THE FOLLOWING PURPOSES

COURSE FEE

CAUTION DEPOSIT

HOSTEL ACCOMODATION

RENT/LIVING EXPENSES OUTSIDE HOSTEL

PURCHASING BOOKS/COMPUTERS/LAPTOPS ETC

EXPENSES FOR STUDY TOURS,PROJECT WORKS ETC

West Bengal

**Student
Credit Card
Scheme**



THE PROCESS

STUDENT



**HEAD OF
INSTITUTION**



**DEPT. OF HIGHER
EDUCATION**

BANK



ELIGIBILITY CONDITIONS

THE STUDENT SHOULD BE



- **INDIAN NATIONAL**
- **RESIDENT OF WEST BENGAL FOR LAST 10 YRS**
- **ENROLLED IN CLASS X, HS, UG, PG etc COURSE**
- **NOT BE ABOVE 40 YRS**

MODE OF DISBURSEMENT OF LOAN

LOAN

**COURSE FEE
CAUTION MONEY
FEES RELATED TO
INSTITUTION**

**LIVING EXPENSE
COMPUTER,
LAPTOP ETC**



BANK OF INSTITUTION



BANK OF STUDENT



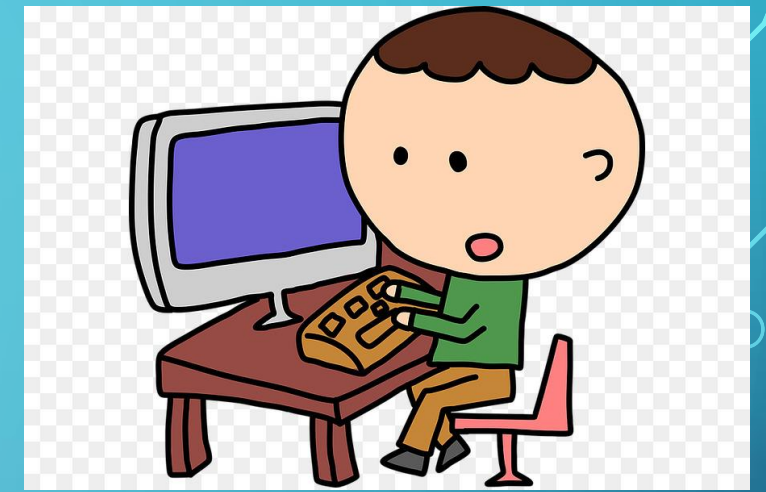
REPAYMENT RULES

1-YEAR REPAYMENT HOLIDAY AFTER
COMPLETION OF STUDY

MAXIMUM **15-YEAR** REPAYMENT PERIOD



ONLINE REGISTRATION FOR STUDENT CREDIT CARD



VISIT www.wb.gov.in OR

<https://banblaruchhashiksha.wb.gov.in> AND

CLICK STUDENT CREDIT CARD TAB OR LOG IN TO

<https://wbsec.wb.gov.in> AND

CLICK ON OPTION REGISTRATION OF STUDENT FORM

FILL UP THE FORM AND CLICK ON REGISTER BUTTON



WHEN REGISTRATION IS COMPLETE

- **USER ID AND PASSWORD GENERATED**
- **UNIQUE ID SENT TO YOUR MOBILE NO.**
- **THIS ID TO BE USED FOR SUBMISSION OF APPLICATION AND ALL FUTURE PURPOSES**

DOCUMENTS FOR REGISTRATION

- **Colour photograph of applicant/co-applicant in .jpg 50-20KB**
- **Signature of student /co-applicant in .jpg 50-10KB**
- **Aadhar card/class 10+2 Registration Certificate in .pdf 400-50KB**
- **Guardian's Address proof in .pdf 400-50KB**
- **Admission receipt in .pdf 400-50KB**
- **PAN Card /undertaking if no pan card in .pdf 400-50KB**
- **Guardian's PAN card /undertaking in .pdf 400-50KB**
- **Relevant page detailing course fee etc in .pdf 400-50KB**

APPLICATION FOR STUDENT CREDIT CARD

How it works?



Register



Apply



Loan Sanctioned



SUBMISSION OF APPLICATION

- **CLICK STUDENT LOG IN**
- **SIGN IN USING REG.NO ID & PASSWORD TO GET**
- **APPLICANT DASHBOARD**
- **CLICK APPLY NOW AND FILL APPLICATION FORM**
- **UPLOAD SUPPORTING DOCUMENTS**
- **SAVE AND VIEW PROFILE**
- **SUBMIT APPLICATION**



STUDENT CREDIT CARD

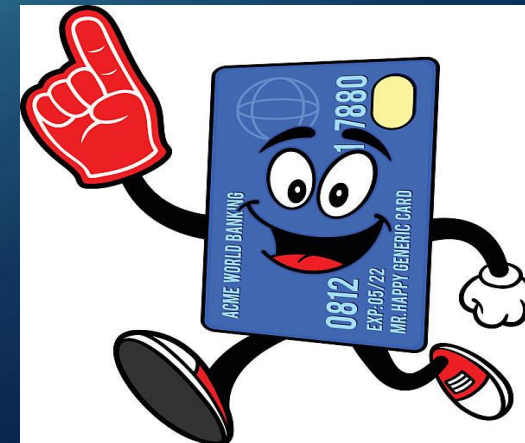


APPLICATION SUBMITTED TO HEAD OF INSTITUTION

APPLICATION FORWARDED TO EDUCATION DEPT.

APPLICATION FORWARDED TO BANK

BANK SANCTIONS CREDIT CARD



THANK YOU



West Bengal Student Credit Card Scheme